

Premier Whole Life Insurance

Explore Your Benefits & Costs



MOOG

Group Name: Moog, Inc.
Group Number: 722995

You're committed to caring for your loved ones for a lifetime. If the future doesn't go the way you planned, Premier Whole Life Insurance can help.

This document includes information about Premier Whole Life Insurance, such as details about what's covered and what's excluded, and more. As you explore, keep in mind:



Coverage is guaranteed issue



Payroll deduction means you
don't have to worry about
another bill



Keep your coverage even if you
leave your employer

It's difficult to think about loss, but important to be prepared for the unexpected. The Premier Whole Life Insurance available through your employer is a cost-effective way offer protection for your loved ones.




ReliaStar Life Insurance Company
a member of the Voya® family of companies

PLAN
INVEST
PROTECT

VOYA
FINANCIAL

Add whole life insurance based on your needs

Whole Life Insurance is an individual life insurance policy that pays a benefit to your beneficiary if you pass away. Your premium payments will stay the same for the life of the policy, as long as you meet the required premium payments. Plus, the policy builds cash value, which you can borrow against. Any unpaid loan would be subtracted from the benefit that is paid to your beneficiary. You may choose up to the following amount(s):

Coverage Amount	
 For you	Eligible up to \$100,000 in \$10,000 increments - 15 through 70 years Working at least 20 hours per week May increase one \$10,000 increment up to the plan maximum. (includes previously eligible)
 Your spouse	Eligible up to \$30,000 in increments of \$10,000. - 15 through 70 years. May increase \$10,000 increment up to the plan maximum. (includes previously eligible) You must be covered in order to enroll coverage for your spouse. If both you and your spouse are employees, you may elect to be covered with an employee or a spouse policy, but not both. Each person can only be covered by one policy.
 Your Children	Your children— 15 days through 24 years. You must be covered in order to enroll coverage for your children. Coverage is available to children and dependent grandchildren. Each child/grandchild must be equally insured. If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being insured as an employee than the other parent may apply for children's coverage.

This guaranteed-issue amount is only available to new hires during their initial enrollment period.

Note: A state-specific life insurance application needs to be completed and submitted for any amount of coverage.



Not sure how much you need? Try the Life Insurance Calculator at go.voya.com/lifecalc to learn more.

Do I need to answer any health questions?

No. Coverage is available on a guaranteed issue basis, meaning there are no health questions you need to answer. You also do not need to answer health questions on your spouse and/or children.

What else is available with this coverage?



coverage for dependents

Children's Term Insurance Benefit

This benefit offers a fixed amount of term life insurance coverage, and guaranteed issue coverage with one premium rate for all eligible, unmarried, dependent children ages 15 days through 24 years.

Coverage amounts of \$10,000 are available.

Features a conversion privilege that allows coverage to be maintained through the balance of the insured's life.

Available to be elected by the employee or spouse, but not both.



continue coverage at no cost

Waiver of Premium benefit

If you aren't working because you are totally disabled, Waiver of Premium allows you to keep your Premier Whole Life insurance coverage for a designated period of time while waiving the monthly premiums for the base policy and any benefits.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in your policy.

Exclusions and limitations*

Life insurance coverage has a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

*Exclusions and limitations may vary by state. Read your policy and riders carefully for exact terms, conditions, exclusions and limitations.



Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (800) 537-5024 or EnrollVB at (770) 709-6499

This offer is contingent upon participation requirements being met.

This is a summary of benefits only and not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. This product is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07; LT 65 Rider Form Number: #RL-WL2-T65-0; ABR Rider Form #NP-B-ORD-AB-04-R; ADB Rider Form #NP-B-ORD-ADB-93-R; CTR Rider Form #RL-WL2-CTR-0; WOP Rider Form #NP-B-ORD-WOP-93-R; WL Rider Form #RL-WL2-WLR-07. Form numbers, availability and provisions may vary by state.

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